
Health Care Committee

HB 1685

Brief Description: Concerning health insurance policy mandates.

Sponsors: Representatives Bailey, Curtis, Skinner, Orcutt, Armstrong, Shabro, Strow, Serben, Roach, Rodne, Schindler and Condotta.

Brief Summary of Bill

- Imposes a moratorium on new health care coverage mandates and requires a study of existing mandates.

Hearing Date: 2/28/05

Staff: Dave Knutson (786-7146).

Background:

In 2002, the Office of the Insurance Commissioner issued a report titled "Mandated Benefits in Washington State". The report identified the following thirty nine mandated health benefits, and their date of enactment:

Required Services:

Chemical dependency - 1974
Dependent child coverage from the moment of birth - 1974, 1984
Prohibition of benefit reduction based on existing coverage
(Coordination of Benefits) - 1983
Reconstructive breast surgery - 1983
Mastectomy and lumpectomy - 1985
Basic Health Plan Benefits - 1987, 1993
Phenylketonuria (PKU) - 1988
Neurodevelopmental therapy - 1989
Mammograms - 1989
Maternity care stays (Erin Act) - 1996
Newborn coverage for 21 Days (Erin Act) - 1996
Diabetes coverage - 1997
Emergency services to screen and stabilize - 1997
Long-term care hospital follow-up - 1999
Maternity and drugs in the individual market - 2000
General anesthesia for dental procedures - 2001

Required Offerings:

Home health and hospice - 1983
Mental health - 1983
Chiropractic care - 1983, 1986
Prenatal diagnosis of congenital defects - 1988
Temporomandibular joint disorders (TMJ) - 1989

Required Access to Providers:

Chiropody - 1963
Podiatry - 1983
Foot Care Services - 1983
Optometry - 1965
Chiropractic care - 1971
Psychological services - 1971
Registered nurses and advanced
registered nurse practitioners - 1973
Denturist Services - 1995
Every Category of Provider - 1995, 1997
Women's health care provider self referral - 1995
Chiropractic care, nonreferral access - 2000

Establishing Eligibility: Dependent child coverage continued for incapacity - 1969, 1977, 1984

Dependent child coverage from moment of birth - 1974, 1984
Continuation of coverage for former spouse and dependents - 1980
Group conversion plan to be offered - 1984
Continuation of benefits - 1984
Coverage for adopted children - 1986
Guaranteed issue to new members of a group,
and continuity of group contract coverage - 2000
Portability - 1995, 2000, 2001

Also, in 2004 the Legislature prohibited all health carriers from denying coverage for the treatment of an injury solely because the injury resulted from the use of alcohol or narcotics.

There has been ongoing controversy over the costs and benefits of mandated health services and their effect on overall health care costs.

Summary of Bill:

After the effective date of the act, a moratorium on additional health care coverage mandates is imposed. The Office of the Insurance Commissioner is required to contract for an actuarial review of all existing health care coverage mandates, beginning the requirement to cover every category of provider under RCW 48.43.045.

Appropriation: None.

Fiscal Note: Requested on February 27, 2005.

Effective Date: The bill takes effect 90 days after adjournment of session in which bill is passed.